

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD J. YOST  
DENISE J. YOST  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-11240 TPA

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2018 and confirmed on 2/27/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	26,035.00
Less Refunds to Debtor	494.46
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>25,540.54</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	4,000.00
Trustee Fee	1,253.27
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>5,253.27</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct: 0292				
	OCWEN LOAN SERVICING LLC(*)	0.00	0.00	0.00	0.00
	Acct: 1155				
	UNION CITY MUNICIPAL AUTHORITY*	0.00	0.00	0.00	0.00
	Acct:				
	AMERICREDIT FINANCIAL SVCS INC DBA	5,021.79	5,021.79	384.04	5,405.83
	Acct: 8353				
	COMMUNITY BANK NA**	0.00	8,871.33	0.00	8,871.33
	Acct: 0112				
	COMMUNITY BANK NA**	10.00	10.00	0.00	10.00
	Acct: 0112				
					<b>14,287.16</b>

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD J. YOST	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD J. YOST	165.00	0.00	0.00	0.00
	Acct:				
	RICHARD J. YOST	494.46	494.46	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	4,000.00	4,000.00	0.00	0.00
	Acct:				

\*\*\*NONE\*\*\*

Unsecured					
	CITIBANK NA**	10,546.29	1,763.66	0.00	1,763.66
	Acct: 7356				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF EDUCATION	24,210.76	4,048.77	0.00	4,048.77
	Acct: 1307				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0003				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0004				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0002				
	MEDCARE EQUIPMENT CO LLC	0.00	0.00	0.00	0.00
	Acct:				
	NORTH AMERICAN PARTNERS IN ANESTH	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES, LL	675.80	113.01	0.00	113.01
	Acct: 2725				
	SYNCHRONY BANK	123.29	20.62	0.00	20.62
	Acct: 8851				
	UPMC PHYSICIAN SERVICES	323.18	54.05	0.00	54.05
	Acct: 1960				
	AMERICREDIT FINANCIAL SVCS DBA GM	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					6,000.11
TOTAL PAID TO CREDITORS					
					20,287.27
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	5,031.79				
UNSECURED	35,879.32				

Date: 06/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteevdpa.com

IN RE:

RICHARD J. YOST  
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Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-11240 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Richard J. Yost  
Denise J. Yost  
Debtors

Case No. 18-11240-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jun 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Richard J. Yost, Denise J. Yost, 14514 Depot Street, Mill Village, PA 16427
14958210	+ Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179
14978694	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14958213	+ KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1541
14958214	+ MedCare Equipment Company, LLC, PO BOX 1259, Dept # 140418, Oaks, PA 19456-1259
14958215	+ North American Partners in Anesthesia, 2600 University Parkway, Coralville, IA 52241-3204
14958221	+ UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
14958220	+ Union City Municipal Authority, 22 North Main Street, Union City, PA 16438-1324

**TOTAL: 8**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 29 2022 00:09:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14972523	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 29 2022 00:09:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14958207	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 29 2022 00:09:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14958208	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 29 2022 00:08:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
15006844	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 29 2022 00:08:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14958209	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2022 00:18:38	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15008993	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2022 00:18:33	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14958211	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 29 2022 00:09:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14958212	+ Email/Text: bncnotifications@pheaa.org	Jun 29 2022 00:08:00	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14958216	+ Email/Text: BKEBN-Notifications@ocwen.com	Jun 29 2022 00:08:00	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
15001142	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2022 00:08:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14959397	+ Email/PDF: rmscedi@recoverycorp.com	Jun 29 2022 00:08:19	PRA Receivables Management, LLC, PO Box

District/off: 0315-1

User: auto

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Date Rcvd: Jun 28, 2022

Form ID: pdf900

Total Noticed: 26

15009225	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2022 00:08:15	41021, Norfolk, VA 23541-1021 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14958217	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2022 00:08:14	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958218	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2022 00:07:59	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958219	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2022 00:07:59	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
15035468	Email/Text: bncnotifications@pheaa.org	Jun 29 2022 00:08:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15004899	^ MEBN	Jun 29 2022 00:05:14	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 18

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgage Services LLC as servicer for W
cr		Wells Fargo Bank N.A., as Trustee, for Carrington
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958222	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14958223	*+	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
14958224	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14958225	*+	Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179
14958226	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14958227	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14958228	*+	KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street, Philadelphia, PA 19106-1541
14958229	*+	MedCare Equipment Company, LLC, PO BOX 1259, Dept # 140418, Oaks, PA 19456-1259
14958230	*+	North American Partners in Anesthesia, 2600 University Parkway, Coralville, IA 52241-3204
14958231	*+	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14958232	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958233	*+	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958234	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14958236	*+	UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
14958235	*+	Union City Municipal Authority, 22 North Main Street, Union City, PA 16438-1324

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas

on behalf of Creditor Wells Fargo Bank N.A. as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC3 Asset-Backed Pass-Through Certificates bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor Carrington Mortgage Services LLC as servicer for Wells Fargo Bank N.A. as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC3 Asset-Backed Pass-Through Certificates bnicholas@kmllawgroup.com

Joseph B. Spero

on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axiosfs.com;legalmom18@hotmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Richard J. Yost rebeka@seelingerlaw.com

Rebeka Seelinger

on behalf of Joint Debtor Denise J. Yost rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecl@chapter13trusteewdpa.com

TOTAL: 7